



EXHIBIT 2  
DATE 2/11/2011  
SB 60

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February 9, 2011

TO: Members of the House Judiciary Committee  
From: Bill Roberts, Volunteer Advocate for AARP Montana  
Re: Support SB 60

Mr. Chairman and members of the committee for the record I am Bill Roberts, a volunteer advocate for AARP Montana, an organization with over 155,000 members in this state. AARP believes in protecting citizens' identity and allowing for individuals to take control of their financial information. We urge you to support SB 60 to allow parents, guardians and conservators to activate a security freeze on credit information of minors and incapacitated persons.

An AARP poll conducted in 2006 showed that 71% of voters say it is important for Montana to strengthen laws and regulations that protect consumers from identity theft. It is especially important today because the Federal Trade Commission estimates that 8.3 million American were victims of identity theft in 2005. The Identity Theft Resource Center reports that victims in 2004 paid between \$851 and \$1373 out of pocket expense and 330 hours to restore their credit history and good name. Allowing for more individuals to be protected with a security freeze will save millions of dollars and hours wasted because of identity theft.

Protecting all Montanans from financial fraud is important. Anyone can be targeted as a victim of identity theft. Having laws that can stop the loss of money and time is essential. We urge you to support SB 60.